

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Pedro Nieto</u>               | Social Security number or ITIN | xxx-xx-7877 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Maritza Nieto</u>             | Social Security number or ITIN | xxx-xx-3204 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 13-16403-RG                              |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pedro Nieto

Maritza Nieto

6/7/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Pedro Nieto  
 Maritza Nieto  
 Debtors

Case No. 13-16403-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

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 Total Noticed: 65

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db/jdb  
 cr +Pedro Nieto, Maritza Nieto, 16 Lenox Avenue, Maywood, NJ 07607-1115  
 +Bank Of America, N.A., Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkpark, Suite 305, Roseland, NJ 07068-1640  
 513791753 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 513924671 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933  
 517226206 +Bank of America, National Association c/o Ditech, Ditech Financial LLC, 2100 East Elliot Rd, Bldg. 94 Dept T-120, Tempe, AZ 85284-1806  
 517226207 +Bank of America, National Association c/o Ditech, Ditech Financial LLC, 2100 East Elliot Rd, Bldg. 94 Dept T-120, Tempe, AZ 85284, Bank of America, National Association c/, Ditech Financial LLC 85284-1806  
 513791759 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
 513791760 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666  
 513823485 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 517072678 +Ditech Financial LLC, f/k/a Green Tree Servicing, 2100 East Elliot Road, Bldg. 94, Dept. T-120, Tempe, AZ 85284-1806  
 513791776 +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
 514221543 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359  
 513917611 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 513791777 +First National Credit/Legacy Visa, Po Box 5097, Attn: general correspondence, Sioux Falls, SD 57117-5097  
 513791788 +Rymr&flnign, Po Box 130, Liverpool, NY 13088-0130  
 513791795 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 22:45:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 07 2018 22:45:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514118516 EDI: BECKLEE.COM Jun 08 2018 02:18:00 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 513791751 +EDI: AMEREXPR.COM Jun 08 2018 02:18:00 American Express, American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
 513791754 +EDI: APPLIEDBANK.COM Jun 08 2018 02:19:00 Applied Card Bank, Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125  
 513791755 EDI: BANKAMER.COM Jun 08 2018 02:18:00 Bank Of America, Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro, NC 27410  
 513791756 EDI: BANKAMER.COM Jun 08 2018 02:18:00 Bank Of America, Po Box 982238, El Paso, TX 79998  
 513791758 +EDI: BANKAMER.COM Jun 08 2018 02:18:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 513791761 +EDI: BMW.COM Jun 08 2018 02:18:00 Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy, Hilliard, OH 43026-7456  
 513791768 EDI: CITICORP.COM Jun 08 2018 02:18:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
 513791766 +EDI: CHASE.COM Jun 08 2018 02:18:00 Chase, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850-5298  
 513791765 +EDI: CHASE.COM Jun 08 2018 02:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 513791767 +EDI: CHASE.COM Jun 08 2018 02:18:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 513820801 +EDI: TSYS2.COM Jun 08 2018 02:18:00 Department Stores National Bank/Bloomington, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513820800 +EDI: TSYS2.COM Jun 08 2018 02:18:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513791770 +EDI: DISCOVER.COM Jun 08 2018 02:18:00 Discover Fin, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
 513791771 +EDI: TSYS2.COM Jun 08 2018 02:18:00 Dsnb Bloom, Macy's Bankruptcy Dept., 9111 Duke Blvd., Mason, OH 45040-8999  
 513791772 +EDI: TSYS2.COM Jun 08 2018 02:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513791778 +EDI: RMSC.COM Jun 08 2018 02:19:00 Geerb/lord & Tay, Po Box 965005, Orlando, FL 32896-5005  
 513791781 +EDI: RMSC.COM Jun 08 2018 02:19:00 Geerb/tourneau, C/o Po Box 965036, Orlando, FL 32896-0001  
 513791783 +EDI: RMSC.COM Jun 08 2018 02:19:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 513791785 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172  
 513811219 +EDI: RMSC.COM Jun 08 2018 02:19:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, Az 85283-4573  
 513791786 +E-mail/Text: hannlegal@hannfinancial.com Jun 07 2018 22:45:00 Hann Fncl, One Center Drive, Jamesburg, NJ 08831-1564

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513791787 +EDI: HFC.COM Jun 08 2018 02:18:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
513905566 +EDI: OPHSUBSID.COM Jun 08 2018 02:19:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515410055 EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
515410056 EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514120692 EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
513865009 EDI: Q3G.COM Jun 08 2018 02:19:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517535978 E-mail/Text: bkdepartment@rtresolutions.com Jun 07 2018 22:45:43  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
517535979 E-mail/Text: bkdepartment@rtresolutions.com Jun 07 2018 22:45:43  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,  
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
513791789 +EDI: SEARS.COM Jun 08 2018 02:18:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
513791790 +EDI: WFNNB.COM Jun 08 2018 02:18:00 Spiegel/World Financial Network National, Wfnnb,  
P.O. Box 182125, Columbus, OH 43218-2125  
513965061 +E-mail/Text: bncmail@w-legal.com Jun 07 2018 22:45:40 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514124169 EDI: TDBANKNORTH.COM Jun 08 2018 02:19:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
513791792 EDI: TDBANKNORTH.COM Jun 08 2018 02:19:00 Td Bank N.a., 32 Chestnut St,  
Lewiston, ME 04240  
513791793 EDI: TFSR.COM Jun 08 2018 02:18:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapid, IA 52408  
513791791 +EDI: WTRRN BANK.COM Jun 08 2018 02:18:00 Target Credit Card (TC),  
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475  
513835940 EDI: TFSR.COM Jun 08 2018 02:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
513791796 +EDI: WFNNB.COM Jun 08 2018 02:18:00 Victoria's Secret, Attention: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
513791797 +EDI: TSYS2.COM Jun 08 2018 02:18:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,  
Mason, OH 45040-8053  
513791798 +EDI: CHASE.COM Jun 08 2018 02:18:00 Washington Mutual / Providian, Attn: Bankruptcy Dept.,  
Po Box 15298, Wilmington, DE 19850-5298  
513791799 +EDI: WFFC.COM Jun 08 2018 02:18:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,  
Des Moines, IA 50306-0438  
513791800 +EDI: WFNNB.COM Jun 08 2018 02:18:00 Wfnnb/Express, Attention: Bankruptcy, Po Box 182685,  
Columbus, OH 43218-2685  
513791801 +EDI: WFNNB.COM Jun 08 2018 02:18:00 Wfnnb/J Crew, Attn: Bankruptcy, P.O. Box 182685,  
Columbus, OH 43218-2685  
513791804 +EDI: WFNNB.COM Jun 08 2018 02:18:00 Wfnnb/new York & Compa, Attention: Bankruptcy,  
Po Box 182685, Columbus, OH 43218-2685  
514004946 EDI: ECAST.COM Jun 08 2018 02:18:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
514004945 EDI: ECAST.COM Jun 08 2018 02:18:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513791752\* +American Express, American Express Special Research, Po Box 981540,  
El Paso, TX 79998-1540  
513791757\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410)  
513791762\* +Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy,  
Hilliard, OH 43026-7456  
513791763\* +Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy,  
Hilliard, OH 43026-7456  
513791764\* +Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy,  
Hilliard, OH 43026-7456  
513791769\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195)  
513791773\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513791774\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513791775\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513791779\* +Gecrb/lord & Tay, Po Box 965005, Orlando, FL 32896-5005  
513791780\* +Gecrb/lord & Tay, Po Box 965005, Orlando, FL 32896-5005  
513791782\* +Gecrb/tourneau, C/o Po Box 965036, Orlando, FL 32896-0001  
513791784\* +Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513791794\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
Cedar Rapid, IA 52408)

District/off: 0312-2

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

513791802\* +Wfnnb/J Crew, Attn: Bankruptcy, P.O. Box 182685, Columbus, OH 43218-2685  
513791803\* +Wfnnb/J Crew, Attn: Bankruptcy, P.O. Box 182685, Columbus, OH 43218-2685  
514004948\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262,  
eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
514004947\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTALS: 0, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Miriam Rosenblatt on behalf of Creditor Bank Of America, N.A. bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Pedro Nieto rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Maritza Nieto rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Sean M. O'Brien on behalf of Creditor Bank Of America, N.A. sobrien@flwlaw.com

TOTAL: 8